

Notice of Allowability

Application No.

09/785,254

Applicant(s)

GRAFF, RICHARD A.

Examiner

Nicholas D. Rosen

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3625

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the papers of March 4, 2005.
2. ☒ The allowed claim(s) is/are 1-185.
3. ☒ The drawings filed on 04 June 2001 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

DETAILED ACTION

Claims 1-185 have been examined.

Allowable Subject Matter

Claims 1-19, 56-89, 126-144, and 146-183 are allowed.

Claims 20-26, 145, 184, and 185 are allowed.

Claims 27-34 are allowed.

Claims 35-37 are allowed.

Claims 38-43 are allowed.

Claims 44-46 are allowed.

Claims 47-49 are allowed.

Claims 50-55 are allowed.

Claims 90 and 95 are allowed.

Claims 91 and 96 are allowed.

Claims 92, 93, 97 and 98 are allowed.

Claims 94 and 99 are allowed.

Claims 100-123 are allowed.

Claims 124 and 125 are allowed.

The following is an examiner's statement of reasons for allowance (particularly with regard to claim 1 and its dependents, 2-19, 56-89, 126-144, and 146-183): The closest prior art of record as regards the computer apparatus is Roberts et al. (U.S. Patent 4,739,478), which discloses a data processing system programmed to change

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input representing property to produce output representing valuations of components of property (column 3, line 40, through column 4, line 4), but the payment on bonds of Roberts do not fully qualify as temporal decomposed components of property. The article by Graff ("The Impact of Tax Issues on Real Estate Debt and Equity Separation") discloses temporal decomposition of property, but the components do not include an estate for years interest and a remainder interest in accordance with the legal definitions of those terms, and Graff does not disclose computer apparatus. There is no teaching or motivation in Roberts or Graff, or in other prior art of record, to combine Roberts and Graff so as to arrive at the apparatus recited in claim 1.

Claim 20 includes the limitations of claim 1; therefore claim 20 and its dependent claims 21-26, 145, 184, and 185 are allowable on at least the same grounds as claim 1.

Claim 27 includes the essential limitations of claim 1; therefore, claim 27 and its dependent claims 28-34 are allowable on the same grounds as claim 1.

Claim 35 includes the essential limitations of claim 1; therefore, claim 35 and its dependent claims 36 and 37 are allowable on the same grounds as claim 1.

Claim 38 includes the essential limitations of claim 1; therefore, claim 38 and its dependent claims 39-43 are allowable on the same grounds as claim 1.

Claim 44 includes the essential limitations of claim 1; therefore, claim 45 and its dependent claims 45 and 46 are allowable on the same grounds as claim 1.

Claim 47 includes the essential limitations of claim 1; therefore, claim 47 and its dependent claims 48 and 49 are allowable on the same grounds as claim 1.

Claim 50 includes the essential limitations of claim 1; therefore, claim 50 and its dependent claims 51-55 are allowable on the same grounds as claim 1.

Claim 90 recites a process whose steps essentially correspond to the apparatus recited in claim 1 (with additional elements); therefore claim 90 and its dependent claim 95 are allowable on the same grounds as claim 1.

Claim 91 recites a process whose steps essentially correspond to the apparatus recited in claim 1 (with additional elements); therefore claim 91 and its dependent claim 96 are allowable on the same grounds as claim 1.

Claim 92 recites a process whose steps essentially correspond to the apparatus recited in claim 1 (with additional elements); therefore claim 91 and its dependent claims 93, 97, and 98 are allowable on the same grounds as claim 1.

Claim 94 recites a process whose steps essentially correspond to the apparatus recited in claim 1 (with additional elements); therefore claim 94 and its dependent claim 99 are allowable on the same grounds as claim 1.

Claim 100 recites a process whose steps essentially correspond to the apparatus recited in claim 1 (with additional elements); therefore claim 100 and its dependent claims 101-123 are allowable on the same grounds as claim 1.

Claim 124 recites a process whose steps essentially correspond to the apparatus recited in claim 1 (with additional elements); therefore claim 124 and its dependent claim 125 are allowable on the same grounds as claim 1.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably

accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Nicholas D. Rosen, whose telephone number is 703-305-0753. (The examiner's telephone number is expected to be changed to 571-272-6762 on or about April 13, 2005.) The examiner can normally be reached on 8:30 AM - 5:00 PM, M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Wynn Coggins, can be reached on 703-308-1344. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306. Non-official/draft communications can be faxed to the examiner at 703-746-5574.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Nicholas D. Rosen
NICHOLAS D. ROSEN
PRIMARY EXAMINER

March 30, 2005